

**R590. Insurance, Administration.**

**R590-245. Self-Service Storage Insurance.**

**R590-245-4. Licensing and Renewal.**

(1) All persons and entities involved in the sale, solicitation, or negotiation of self-service storage insurance must be licensed in accordance with Chapter 31A-23a, applicable department rules regarding individual and agency licensing, and this rule.

(2) A self-service storage insurance license is issued for a two-year license period and requires no examination or continuing education.

(3) A self-service storage insurance license must be renewed at the end of the two-year licensing period in accordance with Chapter 31A-23a and any applicable department rules regarding license renewal.

(4) A self-service storage insurance license may be held by an individual or by an agency, such as a self-service storage facility or franchisee of a self-service storage facility.

(5) An individual licensed under this rule must either be appointed by an insurance company underwriting the insurance policy the individual sells, or be designated to act by an agency licensed under this rule.

(6) An agency licensed under this rule must:

(a) be appointed by an insurance company underwriting the insurance policies the agency sells;

(b) designate a licensed individual to be responsible for the regulatory compliance of the agency in Utah. ~~[, and]~~

~~[(c) designate at least one licensed individual at each location to sell, solicit, or negotiate self service storage insurance.]~~

(7) An agency licensed under this rule may employ non-licensed personnel employed as self-service storage counter sales representatives to sell, solicit, or negotiate self-service storage insurance. Such non-licensed employees must:

(a) be trained and supervised in the sale of self-service storage insurance products; and

(b) be responsible to a licensed individual designated by the agency. ~~[at each location where these insurance products are sold, solicited, or negotiated.]~~

(8) No self-service storage facility, or franchisee of a self-service storage facility, may offer or sell self-service storage insurance unless it has complied with the requirements of this rule and has been issued a license by the commissioner.

**KEY: insurance, self-service storage**

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31A-1-301 and 31A-23a-102.**